

ABSTRACT

1 A computer-implemented method for ensuring non-repudiation of a payment request
2 and/or other action may include a step of receiving, over a network, the payment request together
3 with a digital certificate identifying a user having caused the payment request to be generated.
4 The certificate may include certificate-identifying information, user-identifying information,
5 authority information that defines and delimits the authority of the user to make the payment
6 request. The certificate-identifying information and the user-identifying information included
7 within the received certificate may be validated. The authority information included within the
8 received certificate may then be validated. The payment request and/or other action is then only
9 executed when the certificate-identifying information, the user-identifying information and the
10 authority information within the received certificate are successfully validated.